

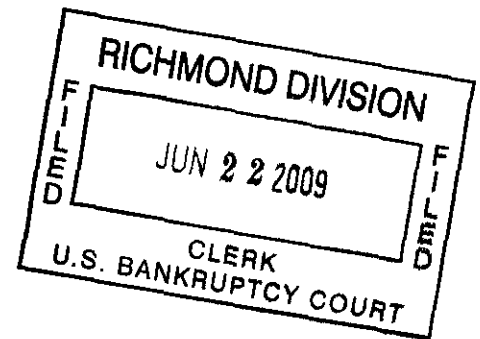
## **C & A CONSULTING**

**A Marine Consulting Service Group Company**  
**FIRES/EXPLOSIONS, FAILURE ANALYSIS, & TESTING**  
5125 Belle Dr.  
Metairie, LA 70006  
(504) 454-2574

June 10, 2009

United States Bankruptcy Court  
701 East Broad St.-Courtroom 5000  
Richmond, VA 23219

Re: Response to Omnibus Objection (Docket 2881)  
Debtor: Circuit City Stores  
Claim No.: 12042-(\$931.25)  
Case No.: 08-35653 (KRH)



Dear Sir,

We are in receipt of an Omnibus Objection Notice alleging that our claim is being disallowed for late filing. Please note that our claim for payment was first filed on March 5, 2009 and again on May 15, 2009 at the request of Kurtzman Carson Consultants, the assigned claims processors by the debtor.

In this regard, please note that C & A Consulting is a private firm that offers technical investigative services, primarily determination of cause and origin of fires, to the insurance industry nationwide. Mrs. Rhiannon Salvati of SRS Claims Services was assigned the claim against Circuit City in the New Orleans area as a result of a fire that occurred on a 2006 Dodge Truck.

A brief background of the case is that a local Circuit City store had installed a complete sound system in the truck. This system was identified by experts for State Farm Insurance as the probable cause of the vehicular fire. On October 23, 2008, Mrs. Salvati assigned by telephone and e-mail the investigation of the claim to Mr. G. F. Casellas, Certified Fire Investigator. The fire investigation involved the Dodge truck and the Circuit City sold and installed electronic components. The inspection was conducted on October 27, 2008 and a report was prepared. The report with an invoice for services in the amount of \$931.25 were issued and sent to SRS Claim Services on November 7, 2008.

Circuit City Stores  
08-049  
Page 2

On January 19, 2009 our administrative staff sent a reminder for payment to Mrs. Salvati at SRS Claims Service. On February 2, 2009 she advised us that Circuit City had filed for bankruptcy and that the Court had "placed a stay" on any payments to claimants. On March 5, 2009, Mrs. Salvati instructed us by e-mail to file form B-10 directly to the United States Bankruptcy Court in the United States Eastern District of Virginia in order to procure payment of our outstanding invoice. Note that our first filing effort took place on March 5, 2009. Furthermore, we received a Noticed of Deadline for Filing Claims from Kurtzman Carson Consultants in compliance with the May 15, 2009 order of the United States Eastern District of Virginia Bankruptcy Court. On May 25, 2009 we filed the requested paperwork with Kurtzman Carson Consultants submitting all applicable documentation in support of our claim.

As per the instructions given in the appeal response to the Omnibus Objection Notice, please find herewith the information required:

1. This is the formal request in writing for payment of the debt by Circuit City Stores to C & A Consulting in response to the Omnibus Objection Case No. 09-35653, Claim No. 12042.
2. Please find an explanation for the amount of the claim in the text of this correspondence.
3. Please see explanation and background offered in the text of this correspondence.
4. Documentation of the assignment and claim are listed in the following items:
  - (a) Assignment submittal by e-mail dated October 23, 2008.
  - (b) Notification by SRS Claims by e-mail of bankruptcy notice dated on February 2, 2009.
  - (c) Instructions by SRS Claims to file a claim for payment to the United States Eastern District Bankruptcy Court dated on March 5, 2009.
  - (d) Copy of original filing form (B-10) to the Bankruptcy Court dated on March 5, 2009.
  - (e) Proof of Claim Confirmation received by Kurtzman Carson Consultants on March 11, 2009.
  - (f) Work product: Investigative Report dated on November 7, 2009
  - (g) Invoice for services rendered dated on November 7, 2009.
  - (h) Second submittal letter for payment claim based on Notice of Deadline filing request by Kurtzman Carson dated 5/25/2009.

Circuit City Stores

08-049

Page 3

5. Please see above item 4(a) e-mail confirming assignment by Mrs. Rhiannon Salvati of SRS Claims Services on behalf of Circuit City Stores. Mrs. Salvati contact information is included in the e-mail.
6. The undersigned, Mrs. Alicia Miranda is the contact and representative on behalf of C & A Consulting. Mrs. Miranda contact information is listed below.

If any questions, kindly feel free to contact the undersigned at any time.

Sincerely,



Alicia Miranda  
Administrative Assistant  
C & A Consulting  
5125 Belle Dr.  
Metairie, LA 70006  
(504) 454-2574  
(504) 454-2425 Fax

**George Casellas**

**From:** "Salvati, Rhiannon (SRS, Claims)" <Rhiannon.Salvati@srsconnect.com>  
**To:** <casefam@bellsouth.net>  
**Sent:** Thursday, October 23, 2008 1:18 PM  
**Subject:** New assignment / Account: Circuit City / Claimant: Donald Leonard / Claim# YLB 65454 LP / Dol: 5/21/08

Mr. Casellas,

It was a pleasure speaking with you today. This is on a new assignment. The claimant's carrier, State Farm, alleges that their insured Donald Leonard, had a radio installed at Circuit City on 6/21/2007. They further allege that installation/wiring was faulty and subsequently caused the clmt's vehicle to catch fire.

The clmt's vehicle is a 2006 Dodge Ram 1500. The vehicle's exact location is not yet known, however, I was advised it is at a local salvage yard in New Orleans. State Farm hired Rimkus to inspect the vehicle on their behalf. The Rimkus Consultant is Lauring Bugbee. His phone # is 504-832-8999. His file # is 5204380. Rimkus plans on inspecting the radio to rule out the manufacturer on this case and advised that destructive testing will be scheduled in the near future.

I agree with an inspection of the vehicle itself prior to deciding if we need to attend the radio inspection. Please contact Rimkus for a copy of their report and to set a date to inspect the vehicle. Please advise once a date has been scheduled.

I look forward to working with you in this matter. My contact info is listed below.  
Sincerely,

Rhiannon Salvati  
Account Consultant  
Specialty Risk Services, LLC (SRS Claims)  
P.O. Box 799  
Marlton, NJ 08053  
Toll Free: 1-800-630-0746 x 54479  
Direct: 856-355-4479  
Fax: 860-392-1866

\*\*\*\*\*  
This communication, including attachments, is for the exclusive use of addressee and  
\*\*\*\*\*

6/15/2009

**George Casellas**

**From:** "Salvati, Rhiannon (SRS, Claims)" <Rhiannon.Salvati@srsconnect.com>  
**To:** <casefam@bellsouth.net>  
**Sent:** Monday, February 02, 2009 9:22 AM  
**Attach:** Inv\_0804901\_from\_C\_A\_CO.pdf  
**Subject:** FW: Invoice from C & A CONSULTING

Alicia,

On 11/10/2008, Circuit City filed for Chapter 11 bankruptcy. The bankruptcy court placed a stay on this claim which prohibits any payments to be made (including expense). Unfortunately, we received this bill after the bankruptcy filing.

I apologize for any inconvenience this may cause your office. I will file the bill and advise if the stay is lifted.

Please call me with any questions.

Thanks,

Rhiannon Salvati  
Account Consultant  
SRS Claims, Eastern Region  
P.O. Box 799  
Marlton, NJ 08053  
Toll Free: 1-800-630-0746 x 54479  
Direct: 856-355-4479  
Fax: 860-392-1866

-----Original Message-----

**From:** George Casellas [mailto:casefam@bellsouth.net]  
**Sent:** Monday, January 19, 2009 2:57 PM  
**To:** Salvati, Rhiannon (SRS, Claims)  
**Subject:** Invoice from C & A CONSULTING

Dear Rhiannon Salvati :

Just a friendly reminder that our attached invoice dated on 11/7/08 is now past due. Please remit payment at your earliest convenience. If any questions, feel free to contact the undersigned at any time.

Thank you for your business - we appreciate it very much.

Sincerely,  
Alicia Miranda  
C & A CONSULTING

6/15/2009

ATTACHMENT 7 (C)

**George Casellas**

---

**From:** "Salvati, Rhiannon (SRS, Claims)" <Rhiannon.Salvati@srsconnect.com>  
**To:** "George Casellas" <casefam@bellsouth.net>  
**Sent:** Thursday, March 05, 2009 12:57 PM  
**Subject:** RE: Invoice from C & A CONSULTING / Donald Leonard / YLB 65454 LP

George,

I looked further into this matter. The expense fees for this matter fall under a Circuit City pre-petition claim which is currently stayed by the bankruptcy court. We are prohibited to issue any payment on this file at this time.

Your invoice will need to be filed through the bankruptcy court at this point in time.

The bankruptcy was filed in the United States Bankruptcy Court for the Eastern District of Virginia, Richmond Division. The address for the court is 701 East Broad Street, Suite 4000, Richmond, VA 23219. The phone number for the court is 804-771-8156. The case number is 08-35653.

Here is a website you can access for more information:

Please contact me if there are any further questions.

Sincerely,

Rhiannon Salvati  
Account Consultant  
SRS Claims, Eastern Region  
P.O. Box 799  
Marlton, NJ 08053  
Toll Free: 1-800-630-0746 x 54479  
Direct: 856-355-4479  
Fax: 860-392-1866

-----Original Message-----

**From:** George Casellas [mailto:casefam@bellsouth.net]  
**Sent:** Friday, February 13, 2009 11:37 AM  
**To:** Salvati, Rhiannon (SRS, Claims)  
**Subject:** Re: Invoice from C & A CONSULTING

Rhiannon,

I have consulted with my Attorney on collecting my professional fees. Note that my client in this case is not Circuit City, but SRS Claims. Our invoice was issued to you for investigative and professional

6/15/2009

§ 10 (Official Form 10) (12/87)

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF VIRGINIA

PROOF OF CLAIM

Debtor against which claim is asserted: (Check only one box below.)

- ☒ Circuit City Stores, Inc. (Case No. 08-35653) ☐ CC Distribution Company of Virginia, Inc. (Case No. 08-35659) ☐ Abbott Advertising, Inc. (Case No. 08-35665)
- ☐ Circuit City Stores West Coast, Inc. (Case No. 08-35654) ☐ Circuit City Stores PR, LLC (Case No. 08-35660) ☐ Maryland MN, LLC (Case No. 08-35666)
- ☐ InterTAN, Inc. (Case No. 08-35655) ☐ Circuit City Properties, LLC (Case No. 08-35661) ☐ Patapaco Designs, Inc. (Case No. 08-35667)
- ☐ Ventoux International, Inc. (Case No. 08-35656) ☐ Orbyx Electronics, LLC (Case No. 08-35662) ☐ Sky Venture Corporation (Case No. 08-35668)
- ☐ Circuit City Purchasing Company, LLC (Case No. 08-35657) ☐ Kinzer Technology, LLC (Case No. 08-35663) ☐ XStuff, LLC (Case No. 08-35669)
- ☐ CC Aviation, LLC (Case No. 08-35658) ☐ Courchevel, LLC (Case No. 08-35664) ☐ PRAHS, INC (Case No. 08-35670)

Name of Creditor (the person or other entity to whom the debtor owes money or property):

C & A CONSULTING (dba)

Name and address where notices should be sent:

MARINE CONSULTING SERVICES, INC.  
dba C & A CONSULTING  
5125 BELLE DR.  
METAIRIE, LA 70006

Telephone number: (504)  
454-2574

☐ Check this box to indicate that this claim amends a previously filed claim.

Court Claim Number: 08-35653  
(if known)

Filed on: 3/5/09

Name and address where payment should be sent (if different from above):

(SAME)

Telephone number:

☐ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

☐ Check this box if you are the debtor or trustee in this case.

1. Amount of Claim as of Date Case Filed:

\$ 931.25

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. Basis for Claim:

SERVICES PERFORMED - INSURANCE CLAIM  
(See instruction #2 on reverse side.) SR5 CLAIMS # YLB65454

3. Last four digits of any number by which creditor identifies debtor:

5454

3a. Debtor may have scheduled account as:

(See instruction #3a on reverse side.)

4. Secured Claim (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.

Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other  
Describe:

Value of Property: \$ Annual Interest Rate %

Amount of arrearage and other charges as of time case filed included in secured claim,

if any: \$ Basis for perfection:

Amount of Secured Claim: \$ Amount Unsecured: \$

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

Date:

3/5/09

Signature: the person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

*Michael Lamb*

PRESIDENT

FOR COURT USE ONLY

Amount entitled to priority:

\$ 931.25

\*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment

Document Page 8 of 15  
**ATTACHMENT (e)**

Circuit City Stores, Claims Processing  
c/o Kurtzman Carson Consultants LLC  
2335 Alaska Ave  
El Segundo, CA 90245

FIRST CLASS  
US POSTAGE PAID  
EL SEGUNDO CA  
PERMIT NO. 45049

C & A Consulting  
Marine Consulting Services Inc dba C & A Consulting  
5125 Belle Dr  
Metairie, LA 70006

**PROOF OF CLAIM CONFIRMATION**

Your proof of claim filed against Circuit City Stores, Inc.,  
case no 08-35653 was received on 3/11/2009  
and assigned claim number 12042

For more information, please visit [www.kccllc.net/circuitcity](http://www.kccllc.net/circuitcity) or call 1-866-  
[Barcode]



A 7 Document Page 9 of 15 (CR)

**C & A CONSULTING**  
**Fires/Explosions, Failure Analysis & Testing**  
5125 Belle Dr.  
Metairie, LA 70006  
(504) 454-2574

**PRIVILEGED AND CONFIDENTIAL**

November 7, 2008

INVESTIGATIVE REPORT: Fire Evaluation-Vehicular

PREPARED FOR: Mrs. Rhiannon Salvati  
Specialty Risk Services, Inc.  
P.O. Box 799  
Marlton, New Jersey 08053

INSURED: Circuit City

DATE OF LOSS: May 21, 2008

LOSS LOCATION: Unknown

CLAIM NO.: YLB65454

C & A FILE NO.: 08-049

---

This report is furnished as privileged and confidential to the addressee, release to any other company, concern or individual is the sole responsibility of addressee.

Circuit City  
08-049  
Page 2

#### 1. SUBJECT OF REPORT:

Conduct a failure analysis evaluation of the electrical components that could have possibly resulted in the fire that occurred in a 2006 Dodge Ram 3500, dual rear axle, pick-up truck while parked at the residence of the insured.

#### 2. BACKGROUND:

It was reported by Mr. Loring Bugbee, expert for State Farm Insurance, that their insured, Mr. Donald Leonard, had been experiencing several problems with the dashboard electrical equipment. The records show that on or about June 21, 2008 the claimant purchased some sound equipment from Circuit City. It was reported that the equipment consisted of a stereo amplifier, cabling and speaker system and it was installed by Circuit City in house technicians in the back seat area of the cab of the four door truck.

It is our understanding that Mr. Loring Bugbee and Mr. Glenn Strecker of Rimkus, Inc. had conducted an inspection of the subject fire in the vehicle. They determined that the fire had been caused by an electrical fault between one of three wires that ran from the factory installed (Dodge) radio/CD player to the Circuit City installed sound system equipment and the accelerator pedal.

#### 3. BASIS FOR CONCLUSIONS:

- 3.1. Inspection of 2006 Dodge Ram 3500 truck
- 3.2. Examination of remains of electrical wiring
- 3.3. *Evaluation of electrical cables for sound system*
- 3.4. Discussion with Mr. Loring Bugbee (expert for State Farm)

#### 4. CONCLUSIONS:

The fire originated along the upper section of the center console portion of the dashboard of the 2006 Dodge Ram 3500 pick-up truck. A clear pattern of fire spread was noted to emanate from the driver's side area of the dashboard near the lighter/accessory 12 VDC power outlets in the dashboard. It was noted that molten plastic from vent ducts and dashboard components collapsed in the vicinity of the accelerator pedal. The three audio signal cables, that ran from the factory installed radio/CD player to the stereo equipment, sustained localized consumption of the

Circuit City  
08-049  
Page 3

outer insulation jacket in the area of the accelerator pedal as a result of burning plastic drop down from the above dashboard. There were no visible arc-faults, copper beading or balling associated with the three signal cables. Furthermore, the accelerator pedal was plastic or non-conductive fiber and it could not have been the path of an arc fault to ground. Consequently, the fire was not caused by the Circuit City installed audio signal cables. The most likely cause of the fire is an electrical overload in the wiring for the accessory power outlets caused by either inherent problems or the use of aftermarket components by the claimant.

## 5. DISCUSSION:

The vehicle is a 2006 Dodge 3500 pick-up truck and it was inspected at Insurer's Auction, Inc. Salvage Yard in St. Rose, LA. It had been parked outside the residence of the insured at the time of the fire. An exterior inspection of the vehicle revealed no noticeable fire damages. The interior of the vehicle exhibited minor damages involving the dashboard area, windshield and drivers side floor area of the vehicle. The fire damages involved floor matting, carpet, vent ducting and dashboard plastic components. The windshield sustained soot intrusion from the smoke created by the dashboard fire along the driver's side of the vehicle. It was noted that the radio/CD player was the factory installed component for the vehicle. See figures 1-8.

The plastic matting, floor mat, vent ducting over and around the center drive shaft hump sustained considerable heat damage. There were three signal wires that ran through down from the dashboard mounted radio and under the floor carpet terminating near the driver's door. Two of the wires were a tandem cable pair with male jacks (red and white) at each end. The other wire was a single stranded copper conductor wire (purple). The terminal connections for these signal wires were not determined, because the stereo equipment had been removed from the vehicle by the claimant. It was noted that some of the speaker wiring had been disconnected and left in the back seat section of the vehicle's cab. See figures 9-12.

It was noted that the main dashboard wire harness had been physically pulled and cut by mechanical means. This suggests the possibility that an attempted burglary may have occurred prior to the fire event. Similarly the battery terminal 12 VDC power supply cable, installed by Circuit City for the added stereo equipment had been disconnected at the battery terminal. See figures 13-18.

Circuit City  
08-049  
Page 4

An evaluation of the engine compartment revealed that the fuse box was intact with no evidence of any electrical anomalies. The fuse for the cigarette/cigar lighter and accessory outlets was found in the blown condition. This suggests the possibility of an electrical fault or overload in these circuits at the dashboard location. The external fuse box added by Circuit City for the stereo equipment was in place and the fuses were not blown. This suggests that this installation would not have been energized prior to the fire. Moreover, the fact that the Circuit City installed fuses did not blow confirms that there were no electrical anomalies in the circuitry involved in this installation. A visual examination of the fire damaged portion of the three signal wires that ran from the radio, under the carpet, towards the stereo components did not reveal any evidence of arc-faults, copper melting, balling or beading confirming that there were no electrical failures in these conductors. An inspection of the accelerator pedal was conducted in order to explore the allegations made by Rimkus "that a wire had faulted to the accelerator pedal bracket". It was noted that the pedal bracket was either plastic or fiber, which is a non-conductive material that would not act as a path to ground that could sustain an arc-fault. See figures 19-30.

#### 6.0. ANALYSIS:

An evaluation of the fire patterns points to the clear conclusion that the fire originated in the dashboard area in the vicinity of the accessory power supply outlets and it's associated cabling. A blown fuse for this system confirms an apparent failure in this circuitry of the vehicle. The Rimkus' theory of the radio signal cables sustaining a fault to ground at the accelerator pedal bracket is definitely not the cause of this fire. The likely cause of this fire is a fault in the wiring for the factory installed accessory power outlets in the central area of the dashboard. This likelihood is supported by Rimkus experts statement that the "insured had experienced several problems with the dashboard equipment".

The conclusions expressed in the body of this report may be reconsidered and revised if new evidence or information becomes available that merits such consideration.

Respectfully submitted,

George F. Casellas, CFEI  
Fire & Failure Analysis Consultant

**C & A CONSULTING**

FIRE SCIENCES &amp; FAILURE ANALYSIS

5125 Belle Dr.

Metairie, LA 70006

(504) 454-2574

**PAST DUE****FILE COPY****INVOICE**

Date	Invoice #
11/7/2008	08-049-01

**Bill To**

Mrs. Rhiannon Salvati  
Specialty Risk Services, LLC  
P.O. Box 799  
Marlton, NJ 08053

Reference	Terms	Invoice due	Date of loss	Claim No.	Insured
Failure Analysis	Due on receipt	11/7/2008	5/21/2008	YLB65454	Circuit City
Item	Date	Description	Hours/Qty.	Rate	Amount
01-Consulting	10/27/2008	Traveled to Auto Salvage yard in St. Rose, LA. Inspection of claimant's vehicle. Examination of electrical wiring. Case discussion with Loring Bugbee; photography	3	175.00	525.00
10-Consulting	11/7/2008	Report preparation	2	175.00	350.00
30-Expense		Mileage	35	0.75	26.25
31-Expense		Digital Photography	30	1.00	30.00

Thank you for your business.

**Total** \$931.25**Payments/Credits** \$0.00**Balance Due** \$931.25

Please pay from invoice.  
No statement will be sent.  
TIN No.: 72-1180007

## **C & A CONSULTING**

**A Marine Consulting Service Group Company**  
**FIRES/EXPLOSIONS, FAILURE ANALYSIS, & TESTING**  
5125 Belle Dr.  
Metairie, LA 70006  
(504) 454-2574

May 25, 2009

Circuit City Stores, Inc.  
Claims Processing Department  
Kurtzman Carson Consultants, LLC  
2335 Alaska Avenue  
El Segundo, CA 90245

Re: Circuit City Stores  
Case No.: 08-35653  
Our file No.: 08-049

Dear Sir,

We are in receipt of your Notice of Deadline for Filing Administrative Expense Requests in association with the May 15, 2009 order by the United States Eastern District of Virginia Bankruptcy Court. In this regard, please note that C & A Consulting is a private firm that offers technical investigative services, primarily determination of cause and origin of fires, to the insurance industry nationwide. Mrs. Rhiannon Salvati of SRS Claims Services was assigned a claim against Circuit City in the New Orleans area as a result of a fire that occurred on a 2006 Dodge Truck. A brief background of the case is that a local Circuit City store had installed a complete sound system in the truck. This system was identified by experts for State Farm Insurance as the cause of the vehicular fire. On October 23, 2008, Mrs. Salvati assigned by telephone and e-mail the investigation of the claim to Mr. George Casellas, Certified Fire Investigator (See attachment A). The fire involved the vehicle and Circuit City installed electronic components. An investigation was conducted and a report was issued on November 7, 2008 (See attachment B). An invoice for services was sent with the report to SRS Claim Services. Mrs. Salvati advised us by e-mail on March 5, 2009 about the bankruptcy of Circuit City and to file for payment with the United States Bankruptcy Court through Kurtzman and Carson Consultants (See attachment C).

Circuit City Stores

08-049

Page 2

As per the instructions given in the notification form, please find herewith the information required: (a) This letter is the formal request in writing for payment of the debt owed by Circuit City. (b) The outstanding invoice for services in the amount of \$931.25, dated on November 7, 2009, is enclosed as Attachment D. (c) The debtor is Circuit City Stores. (d) Please see attachment A-C. (e) Please see report issued on November 7, 2008 as attachment B.

If any questions, kindly feel free to contact the undersigned at any time.

Sincerely,

Alicia Miranda  
Administrative Assistant  
C & A Consulting